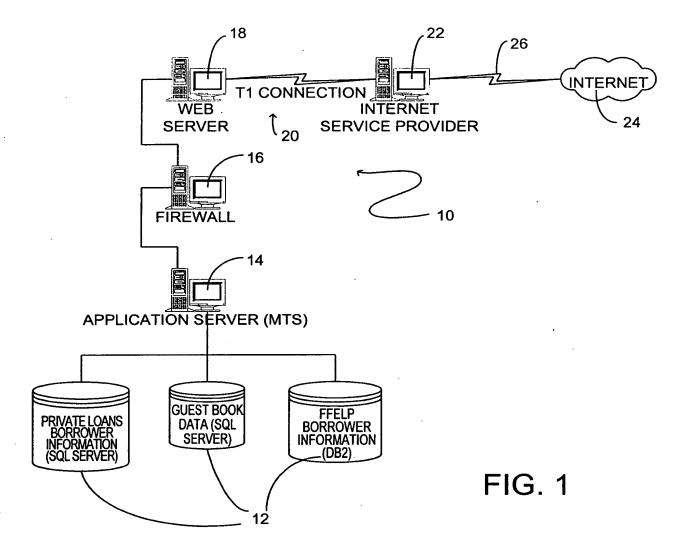
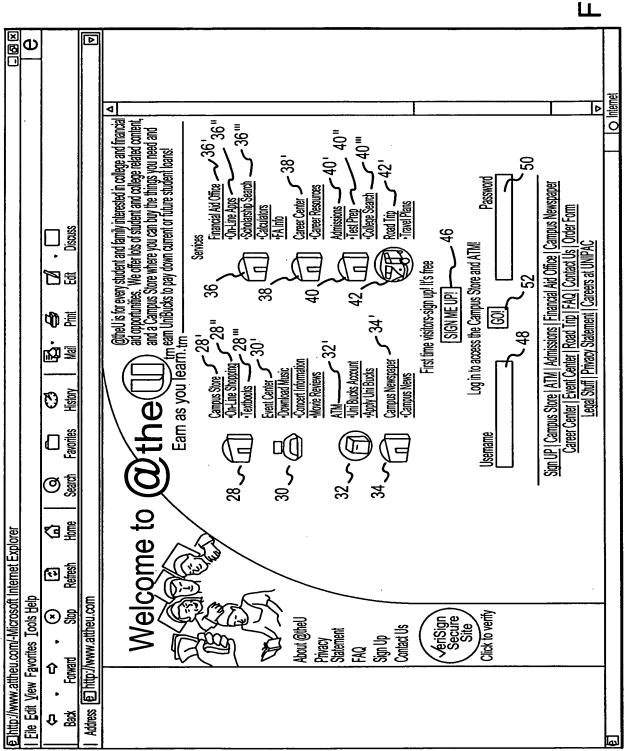
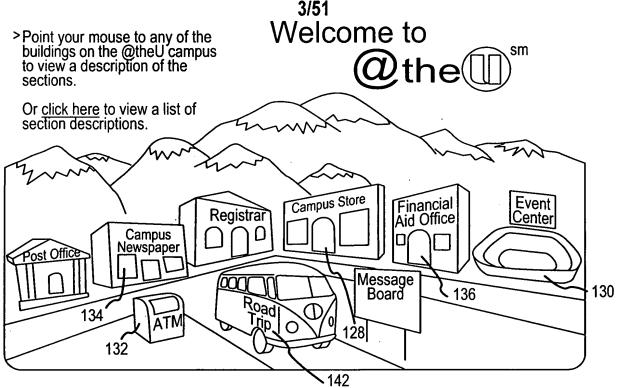
1/51

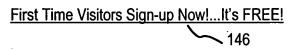




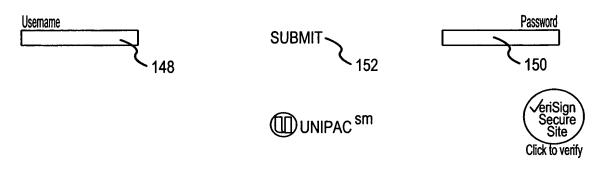
Title: Loyalty Reward Program for Reducing Balance...App.No. 09/677, Atty.Dkt.No. 5125.02 Customer No. 20686



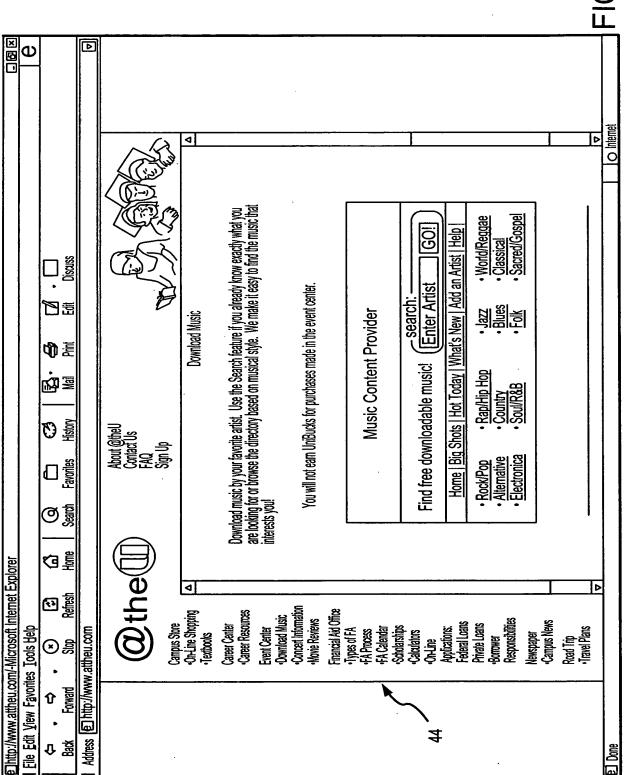
@theU is an entirely original web site with free membership to current and prospective college students as well as their family members and friends. @theU is also the first internet site in the nation that has a loyalty program that members can use to reduce the balance of a student's loan. You are just a click away from filling out an application for a student loan, searching for scholarship information, purchasing books/CDs/clothing and other items in the mall, making travel arrangements, and much more. Move your mouse pointer over the objects in the @theU picture for an overview of each area or come in and visit our web community. @theU has it all!

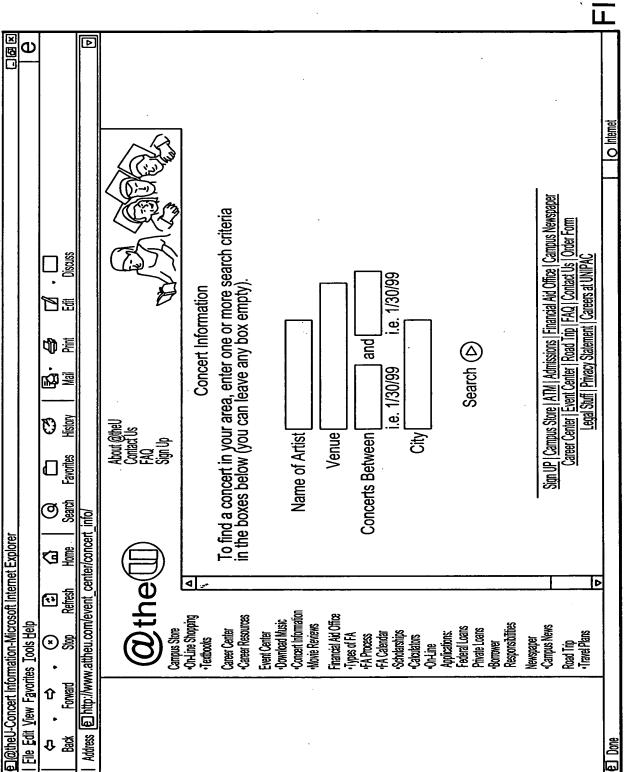


Returning members please sign in below to earn UniBucks.



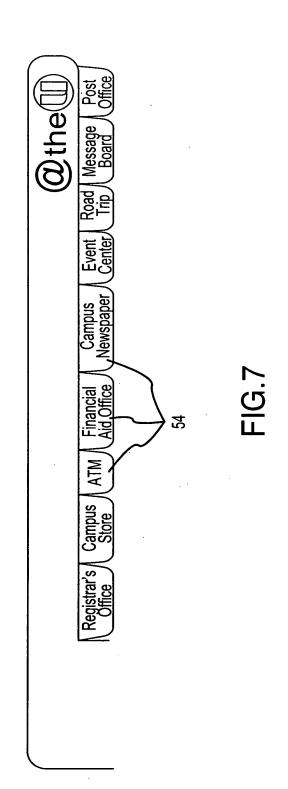
Registrar Office | Campus Store | ATM | Financial Aid Office | Campus Newspaper Event Center | Road Trip | Message Board | Post Office | Order Form Customer No. 20686





									_								Ī	<u> </u>
X GO	e		۵)	Wednesday Ju <u>△</u>	om Bolt Upright	<u>~</u>			1				Video Movie Guide From Cineman	VIDEO MOVIE GUIDE FOR JUNE 12	VIDEO MOVIE GUIDE FOR JUNE 5,	O Internet
		Edit Discuss			S. S.		Movie Reviews from Bolt Upright	Small Time Crooks		M:1-2	Road Trin	Battlefield Earth			Video Movie Gu	VIDEO MOVIE GL	VIDEO MOVIE GI	
xplorer		A Q C3 配・名 日本 の	ws/	About @theU Contact Us FAQ Sign Up	Movie Reviews		Scripps Howard Film	Top 100 funny films: It's enough to make you CTY	This time it's a list of the 100 funniest American films, and as Chester Ril	Boys and Girls: It's not the real thing like a "Wild Kingdom" episode about "Horny Toads and Newts." But "Boys and G	'Shaft Returns,' with Isaac Hayes on board	BEVERLY HILLS, Calif"Who's the black private dick that's a sex machine	The world according to Shaft Director John Singleton ("Boyz N The Hood") has	taken a sensible approach to	Video Drive in from Kirk Whitman	Bland Rose Hotel	The Naked Man	
soft Internet	_	O CO op Refresh	.com/event_c	the	ing	anter esources	Iter J. Mileir	Concert Information	SVIEWS Aid Office	F. S.	<u> </u>	.Suc	. coans	bilities	Now	CHO!	as	
views-Micro	vorites Tools	• dols	www.attheu	a)	On-Line Shopping Textbooks	Career Center •Career Resources	Event Center	Concert	• Movie Keviews Financial Aid Office	-Types of FA -FA Process -FA Calendar	*Scholarship *Calculators	On-Line Applications:	Private Loans Private Loans	Responsibilities	Campiic News	Road Tris	•Travel Plans	
D@theu-Movie Reviews-Microsoft Internet Explorer	Eile Edit Yiew Favorites Tools Help	♣ ♣ ♣ ♣ Back Forward	Address (E) http://							^		4 4						€1 Done

7/51



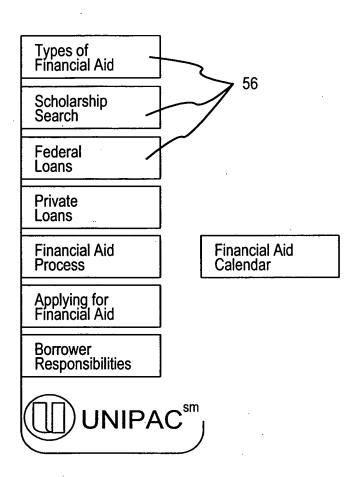
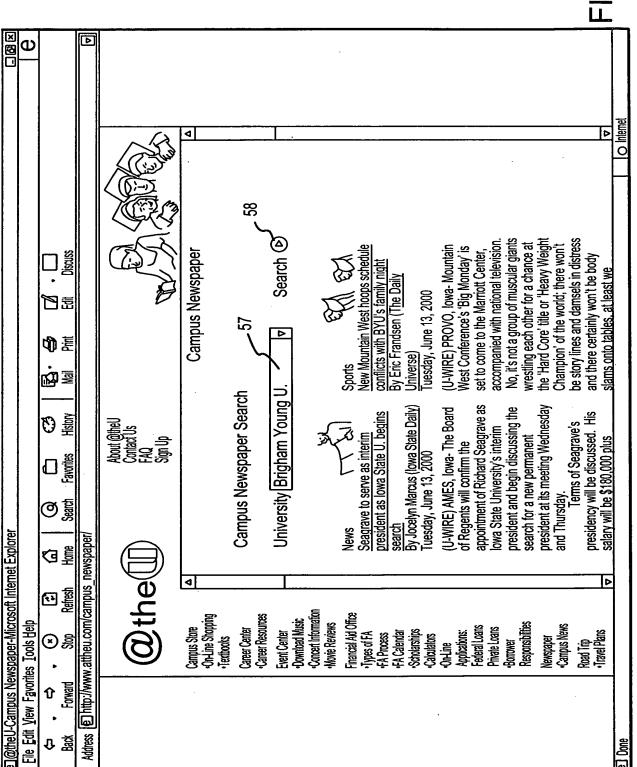
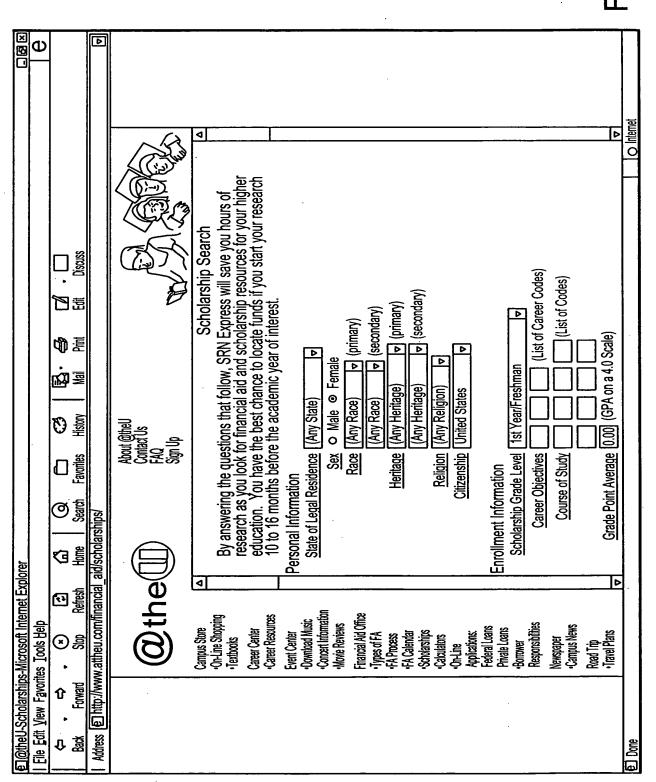
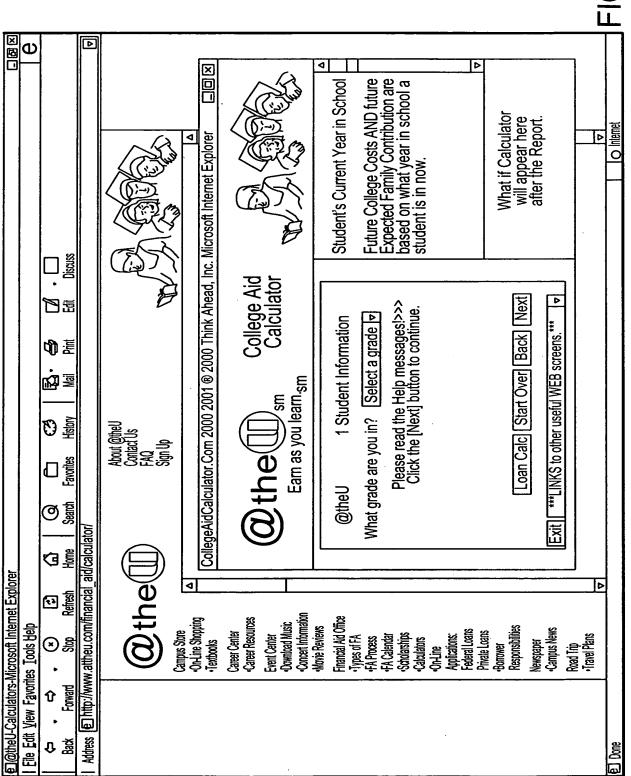


FIG.8



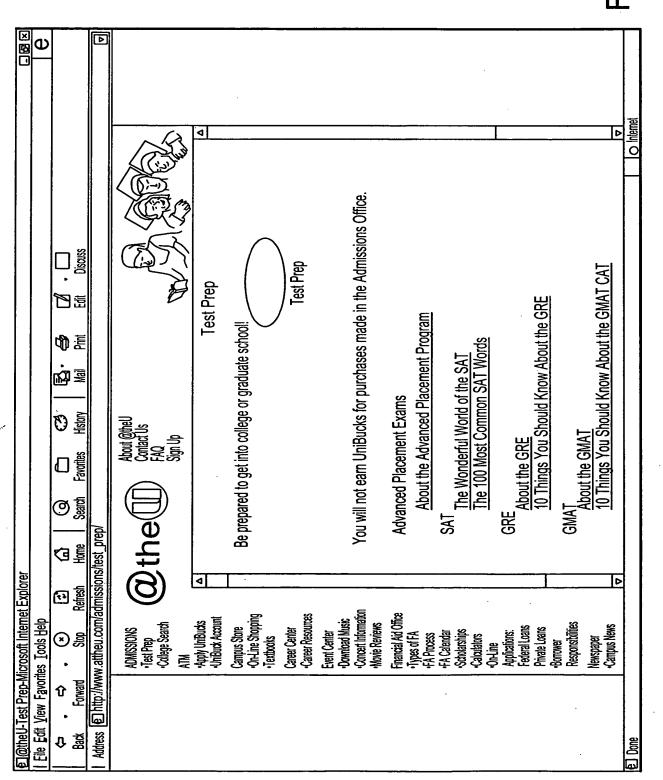


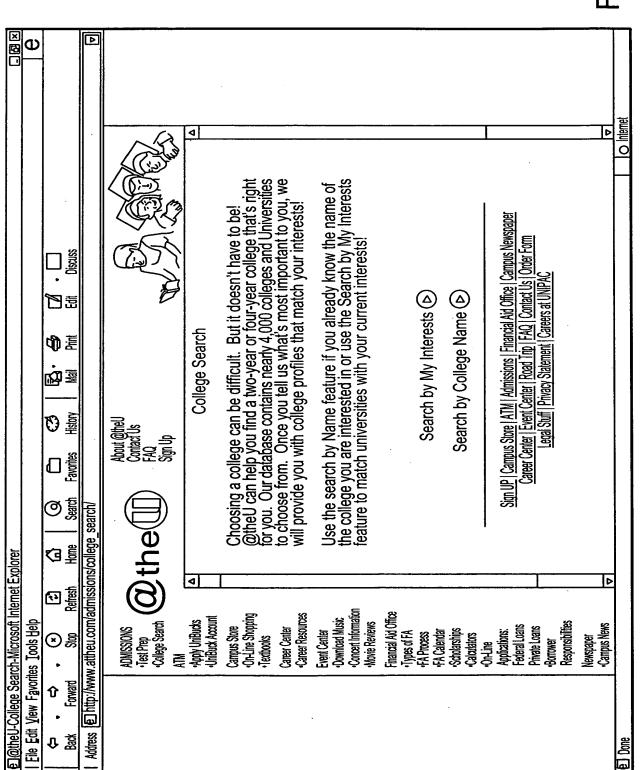


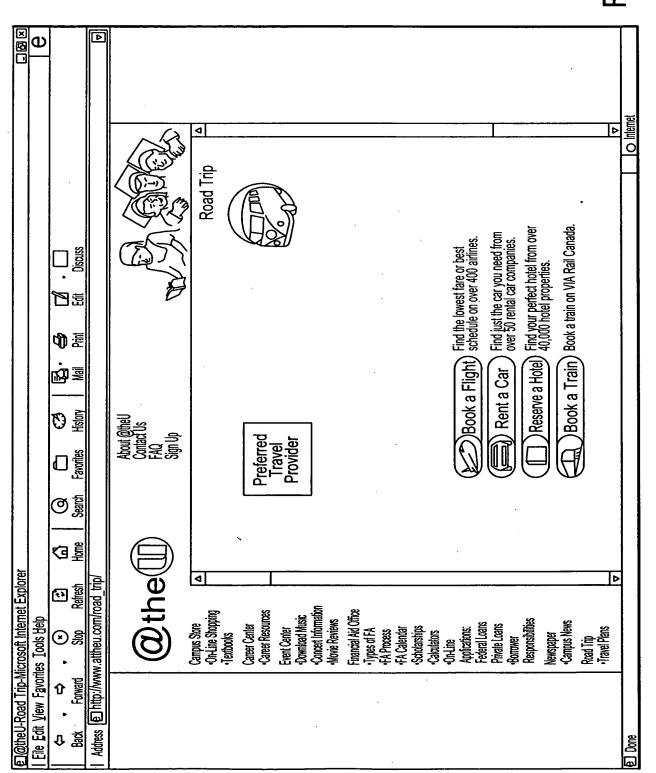


_											
x Ø ⁻	Ө	Q C C C ES G ES G C C C C C C C C C C C C C C C C C C		About @theU Contact Us FAO Sign Up	Begin planning your career now with helpful career Center information on many industries and companies! Access articles on job-hunting strategies, resumes, networking, interviewing, career management, and internships. Click on the Career Content Provider logo below to see what really goes on 9 to 5 with the folks who already have the job you want.	You will not earn UniBucks for purchases made in the Career Center.	Career Content Provider		Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Road Trip FAQ Contact Us Order Form Legal Stuff Privacy Statement Careers at UNIPAC	P	O Infernet
AgitheU-Career Center-Microsoft Internet Explorer	: Tools Help	巴 山 Q 口 (effect) Home Search Favorites	.attheu.com/career_center/	the	Campus Store -On-Line Shopping -Textbooks Career Center -Career Resources Click on the Career Content Charles Resources Click on the Career Content Content Center Content Center Content Center Content Conte	uoi	Financial Aid Office -1 types of FA -1 Frosess -1 FA Calendar -2 Antiachins	Calculators -Calculators -On-Line -Applications: Federal Loans		•Campus news Road Trip •Travel Plans	
回@theU-Career Center-	File Edit View Favorites Iools Help	Back Forward	Address (E) http://www.attheu.com/ca				<u> </u>		, , , , , , , , , , , , , , , , , , ,	¥ & =	ED Done

13/51







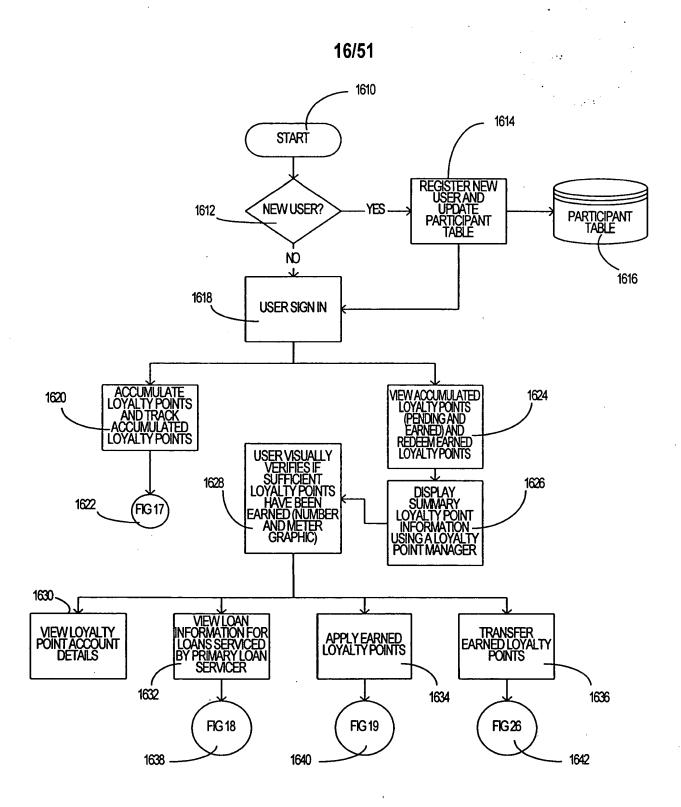


FIG. 16

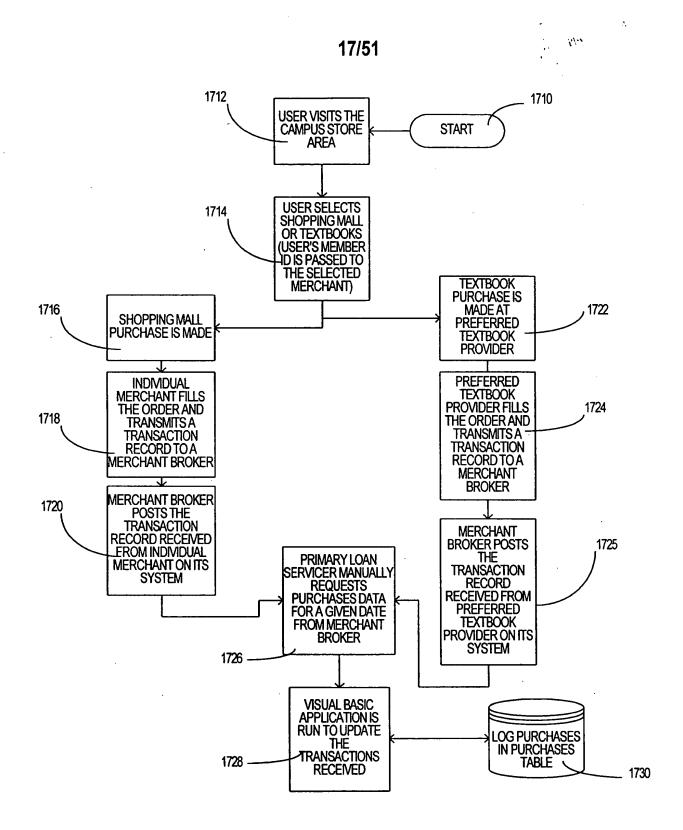


FIG. 17

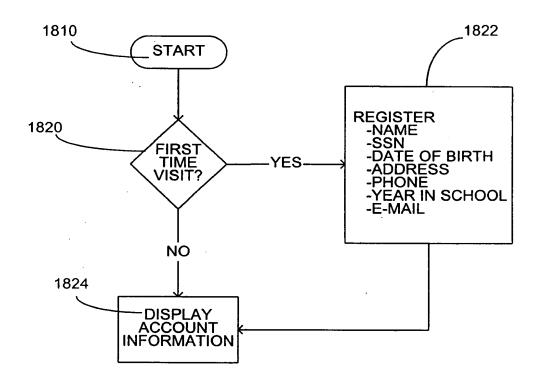


FIG. 18

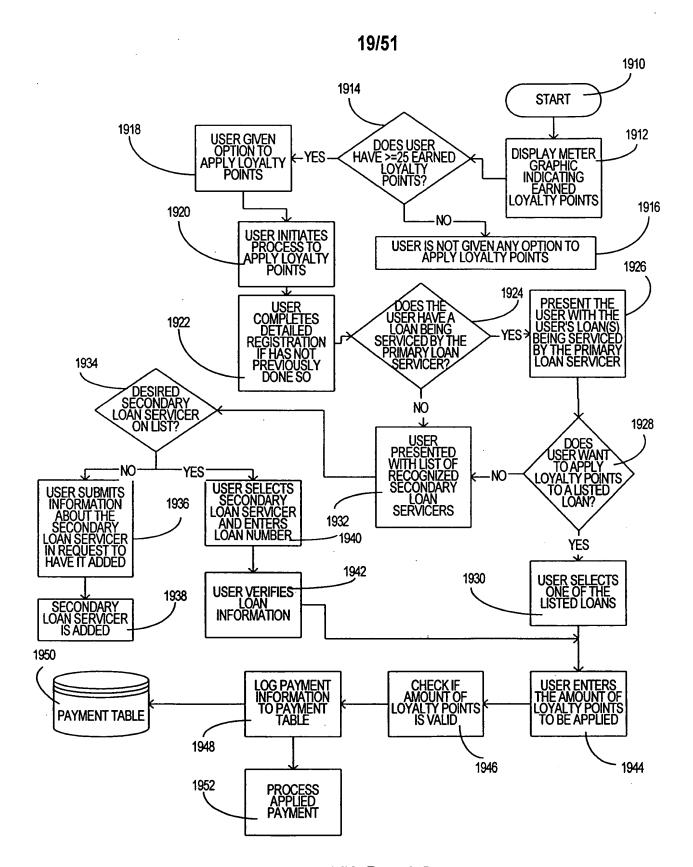


FIG. 19

Title: Loyalty Reward Program for Reducing Balance...App.No. 09/6 Atty.Dkt.No. 5125.02 Customer No. 20686

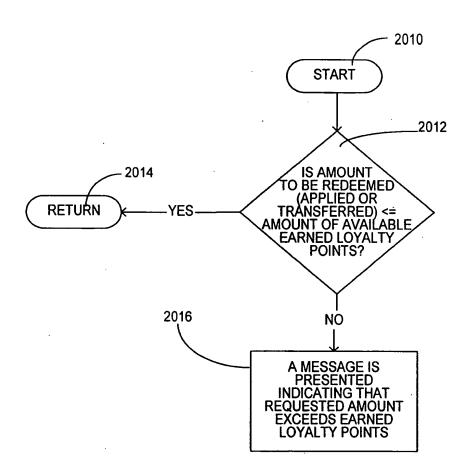


FIG. 20

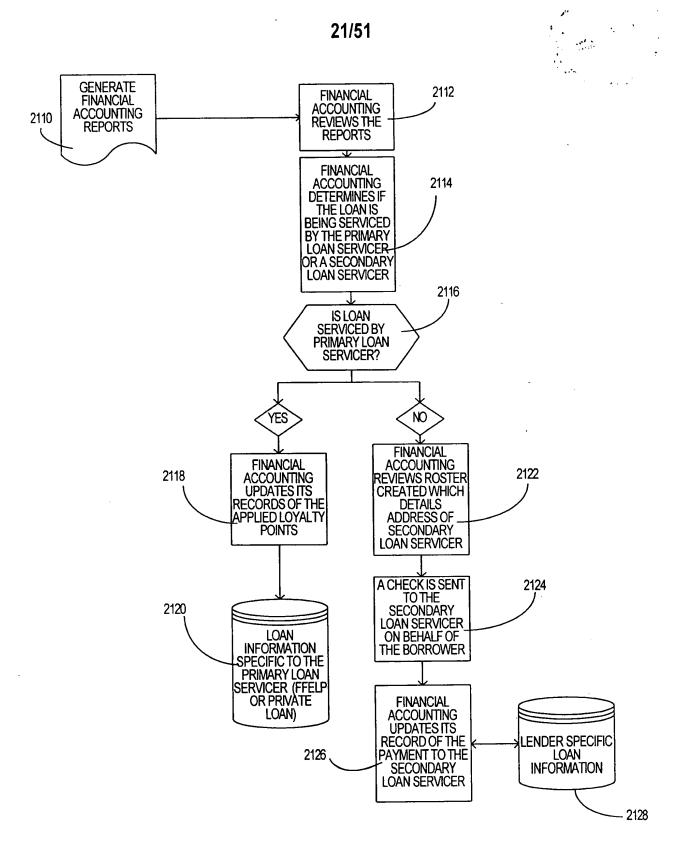


FIG. 21

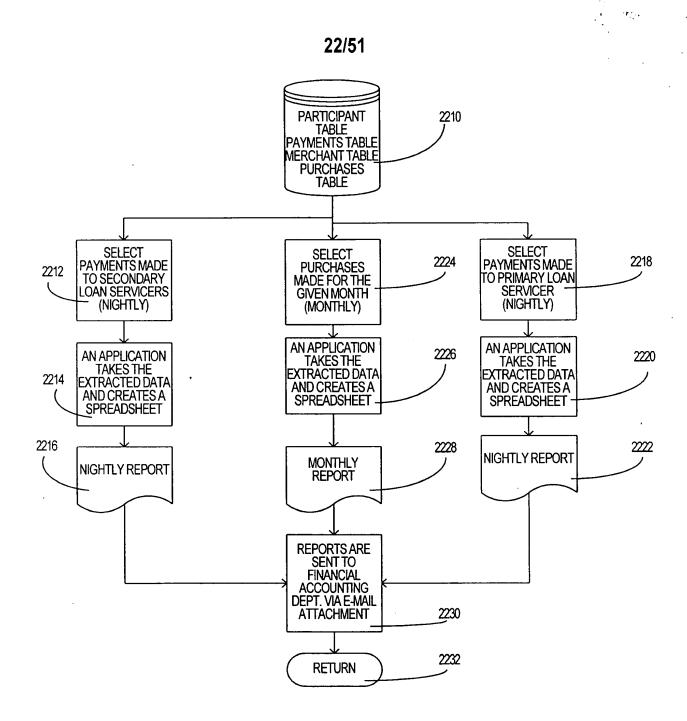


FIG. 22

Title: Loyalty Reward Program for Reducing Balance...App.No. 09/677,401 Atty.Dkt.No. 5125.02 Customer No. 20686

_
$\overline{}$
=
${}^{\circ}$
8
\sim
2
•
_
_
lanuary

Amount	(\$30.00)	(\$15.00)
Zip	۸ 20193 (61610
St.	VA	11
City	Reston	Pekin
Address	11600 Sallie Mae Dr.	123 S. Fourth St.
Servicer	Sallie Mae	Herget Nat. Bnk. 123 S. Fourth St.
First Name	Gus	Bob
Last Name	Cooper	Crandell
SSN	123-99-2222	777-55-8888
Parti-ID	68	1234
Trans. Date	11/21/2000	11/21/2000

Title: Loyalty Reward Program for Reducing Balance...App.No. 09/677,4
Atty.Dkt.No. 5125.02
Customer No. 20686

24/51

						Total Pmt.	(\$36.00)	(\$90.00)	(\$126.00)	(\$18.00)	(\$18.00)	(\$36.00)	(\$36.00)	(\$180.00)
				FIG.25		Additional 20%	(\$6.00)	(\$15.00)	Sub-Total	(\$3.00)	Sub-Total	(\$6.00)	Sub-Total	Grand Total
Total Comm.	\$3.15	\$1.75	\$8.00	\$12.90		Submitted Amount	(\$30.00)	(\$75.00)		(\$15.00)		(\$30.00)		
Unipac Rev.	\$0.90	\$0.25	\$3.00	\$4.15	ents Report	<u>Office</u>	Denver	Denver		Lincoln		St. Paul		
Borr, Comm.	\$2.25	\$1,50	\$5.00	\$8.75	Nightly Loyalty Points Payments Report January 12, 2000	First	John	Matthew		Gus		Kris		
Purch. Amount	\$45.00	\$30.00	\$100.00	\$175.00	Nightly Loya	<u>Last</u> Name	Doe	Jordan		Cooper		Davis		
P	\$4	83		\$	·	Ln. #	2	-		3		Pvt.		
Merchant ID	Borders.com	Toysrus.com	BigWords.com	Grand Total		SSN	123-45-2545	235-65-9786	,	476-87-9999		555-44-3333		7.0.7
Parti-ID	1425	121	9			Parti-ID	68	23		242		353	Ū	<u>_</u>
Trans. Date	11/01/1999	11/02/1999	11/03/1999			Trans Date	01/11/2000	01/11/2000		01/11/2000	·	01/11/2000		

Monthly Loyalty Points Earned Report December 1999

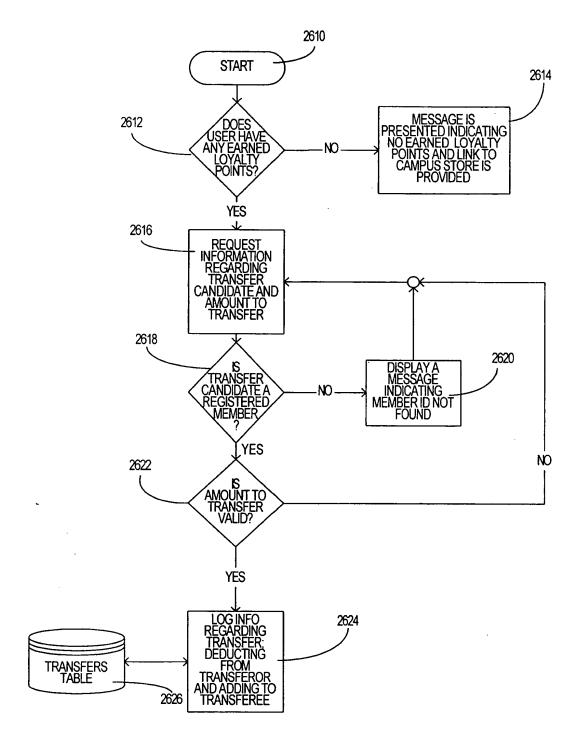
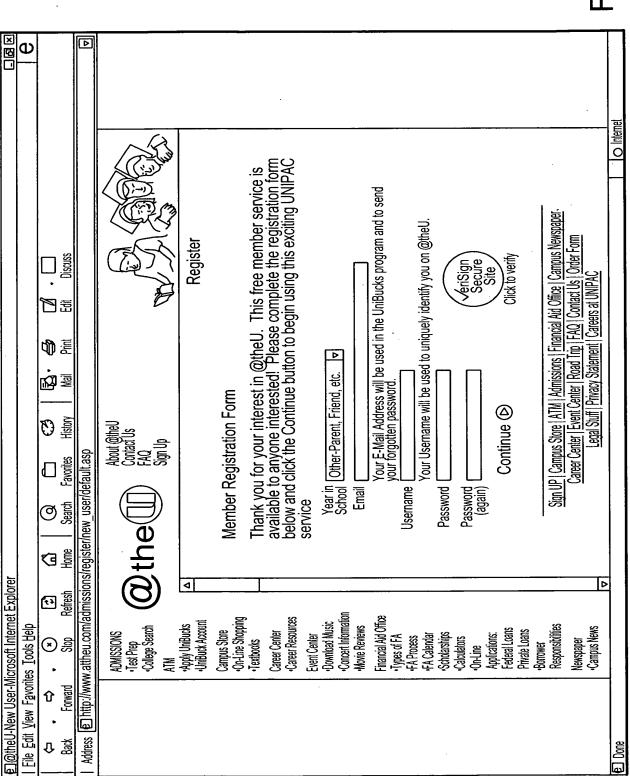
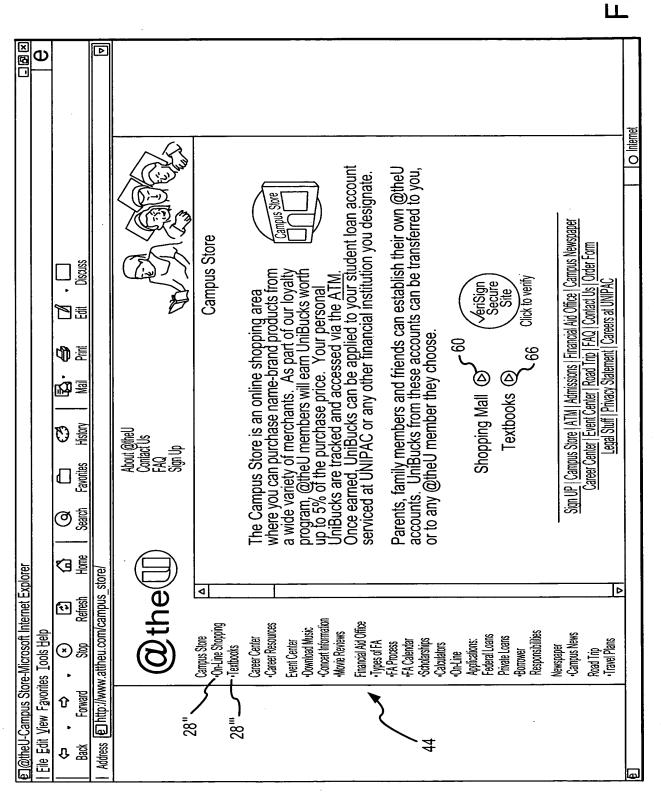


FIG. 26

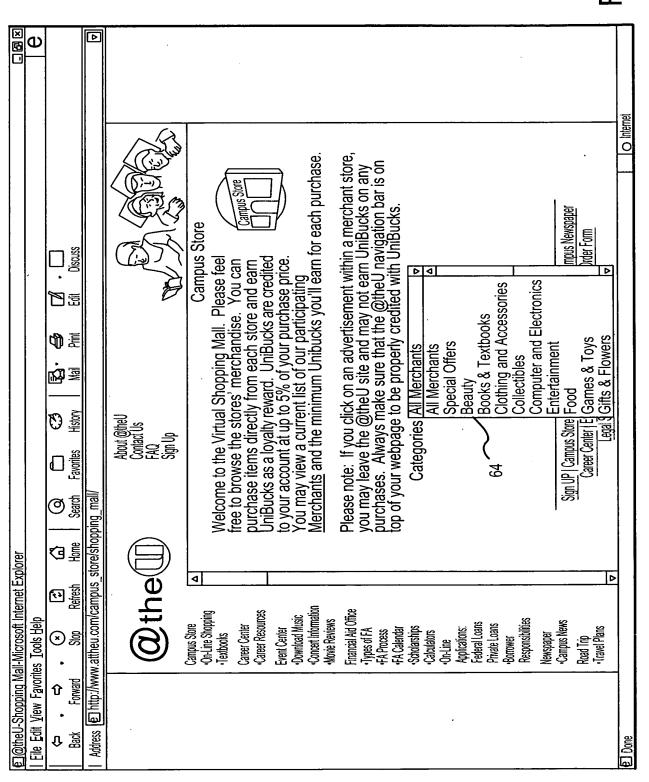
Title: Loyalty Reward Program for Reducing Balance...App.No. 09/67 Atty.Dkt.No. 5125.02 Customer No. 20686



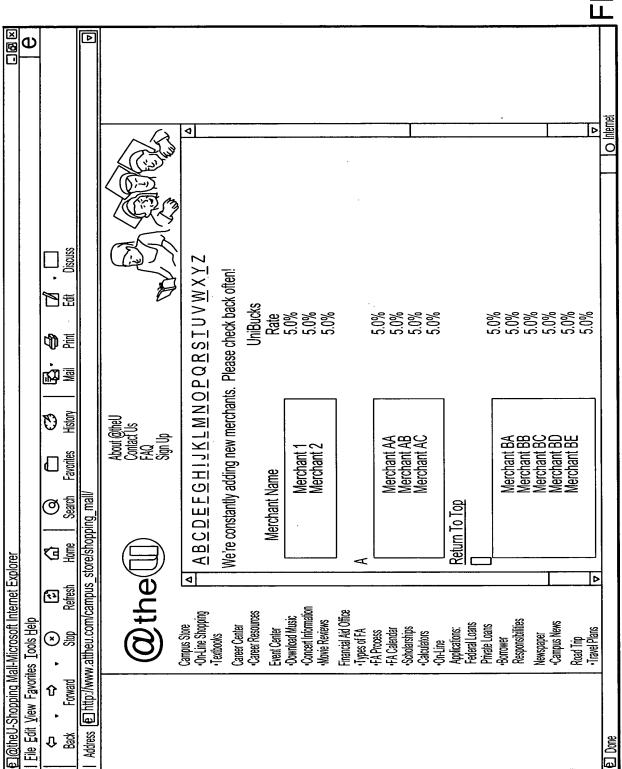


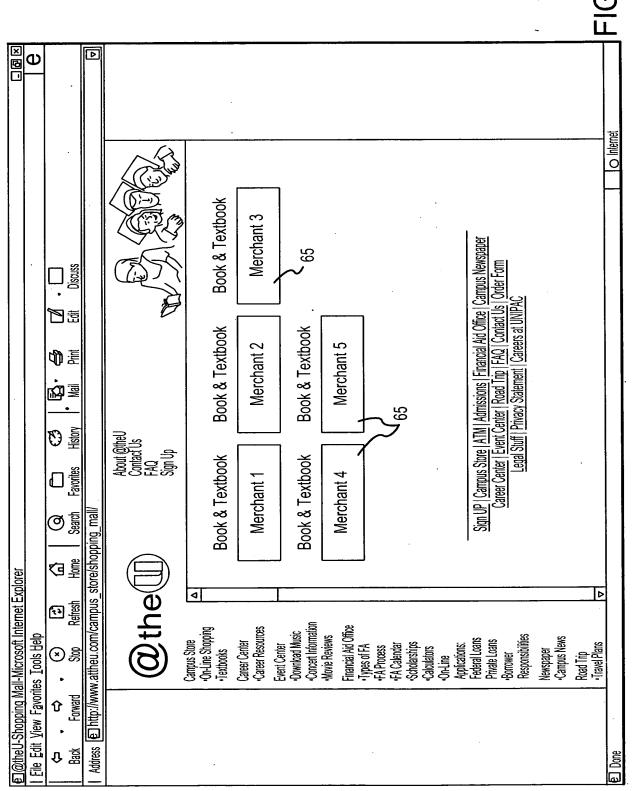
Title: Loyalty Reward Program for Reducing Balance...App.No. 09/6 Atty.Dkt.No. 5125.02 Customer No. 20686

							<u></u>			_
	e		Δ							
1										
					<u> </u>					O Internet
				Cial lite			ore,			0
					,	Signal Si	purche		₅₀	
					Store		a merc niBuck igation niBuck		S Newspap	
		• Discuss			Campus Store	e feel L can earn edited price.	earn U earn U eU nav with Uh	D	Se Campus Us Order	
					ర్తి	Welcome to the Virtual Shopping Mall. Please feel free to browse the stores' merchandise. You can purchase items directly from each store and earn UniBucks as a loyalty reward. UniBucks are credited to your account at up to 5% of your purchase price. You may view a current list of our participating.	Neconains and the minimum of mouses you'll earn for each purchase. Please note: If you click on an advertisement within a merchant store, you may leave the @theU site and may not earn UniBucks on any purchases. Always make sure that the @theU navigation bar is on top of your webpage to be properly credited with UniBucks.	5 2	Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Road Trip FAQ Contact Us Order Form Legal Stuff Privacy Statement Careers at UNIPAC	
		. ⊕ ≣				ng Mall Shandis ach sto niBuck Your pu our par	adverti and m and th that th	erchants	ad Trip FA	
						Shoppir s' merc from ea ward. U 5% of y list of	on an on an eU site ke sure be proj	Categories All Merchants Continue	2 Campus Store ATM Admissions Fin Career Center Event Center Road Trip Legal Stuff Privacy Statement	
		History		About @theU Contact Us FAQ Sign Up		/irtual S e store lirectly alty rew it up to current	ou click ou click ne @the ays mal age to	egories Contir	Store ATI	
		Favorites		About Sign U		Velcome to the Virtual Shopp ree to browse the stores' mel vurchase items directly from Juliancks as a loyalty reward. To your account at up to 5% of you may view a current list of decharts and the minimum.	te: If ye eave the S. Alwe	Cat	Career Cer	
		Search F	mall/			stoppe e to bro chase chase iBucks our ac	ase no rehases chases		Sign	
Ļ		一 包 屬	shopping			A Your Eve	Plant of the state			
t Explore			us_store/		٥					-
oft Interne	음	Refresh	om/camp	th(opping	er ources rr rr ormation ews	1 Office	s: ans ns lities	SWS SI	
II-Microsc	S Iools	⊗ §	,attheu.c	(B)	Campus Store On-Line Shopping Textbooks	Career Center Career Resources Event Center Download Music Concert Information	Financial Aid Office Types of FA FA Process FA Calendar Scholarships Calculators	On-Line Applications: Federal Loans Private Loans Borrower Responsibilities	Newspaper •Campus News Road Trip •Travel Plans	
El@theU-Shopping Mall-Microsoft Internet Explorer	File Edit View Favorites Tools Help	Forward	http://www.attheu.com/campus_store/shopping_mall							
heU-Sho	Edit Yiev	₽ack	Address ETh							2
E	읦		Ag							E) Done

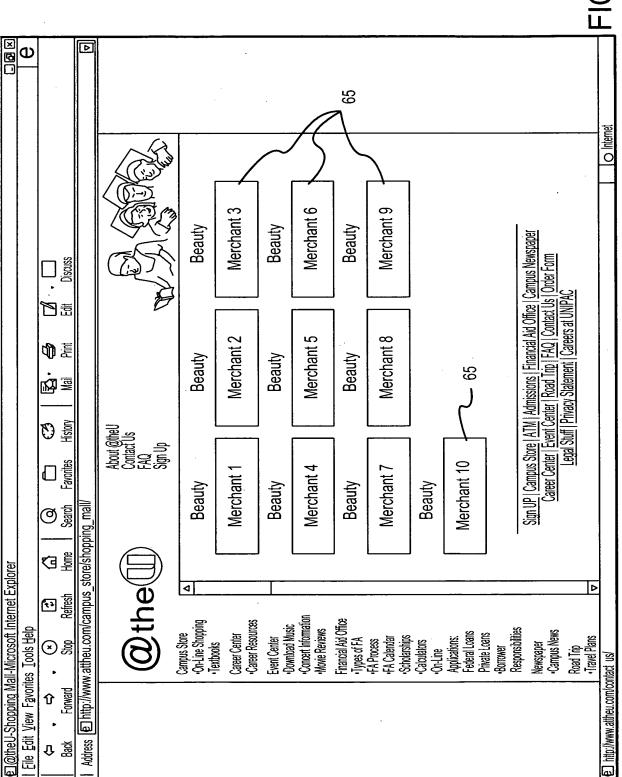


O Internet



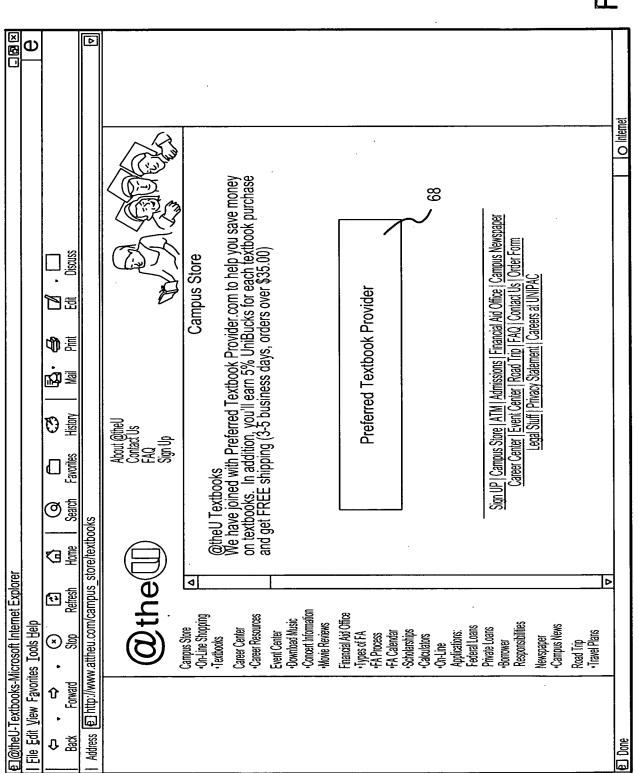


33/51

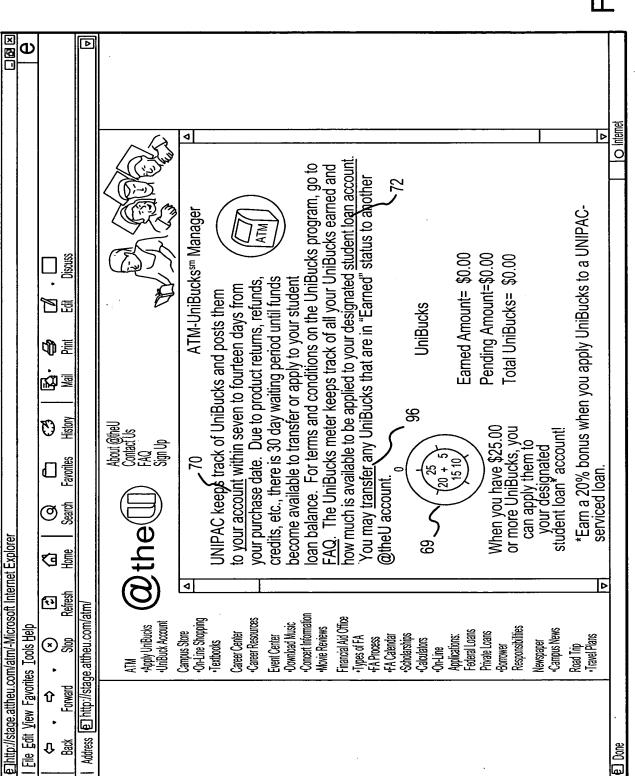


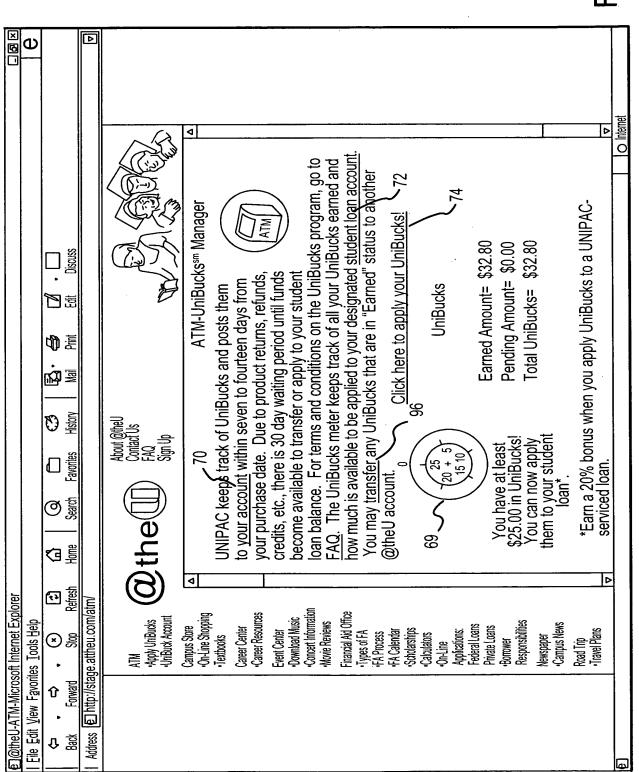
G 34

3.1

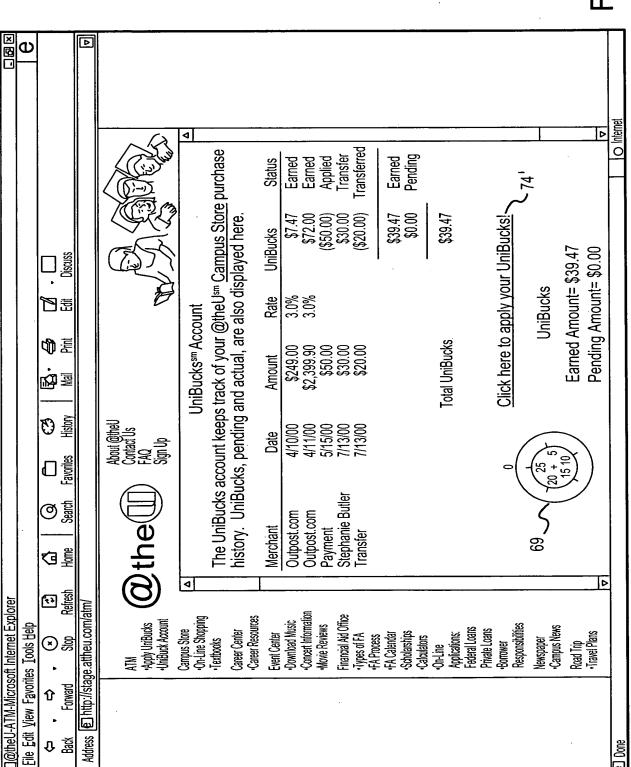


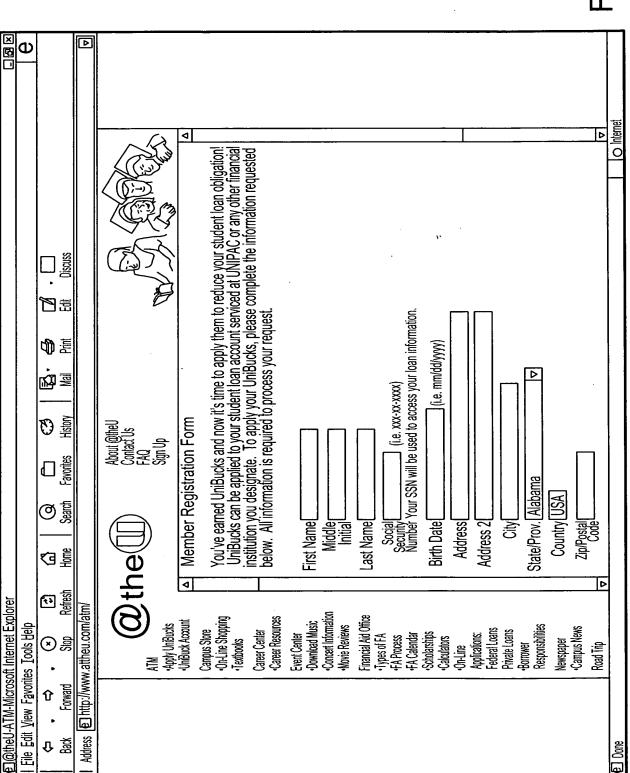
וה	, i				
0		Δ			O Internet
	Edit Discuss		(PROVIDER	BOOK DEALS	
	Q C Ed G		PREFERRED TEXTBOOK PROVIDER		
e Preferred lextbookProvider.com-Microsoft Internet Explorer Eile Edit ⊻iew Favorites Tools Help	수 · 수 · (২) [급] (급) Back Forward Stop Refresh Home	Address	PREI	BOOK OF THE MONTH	E Done

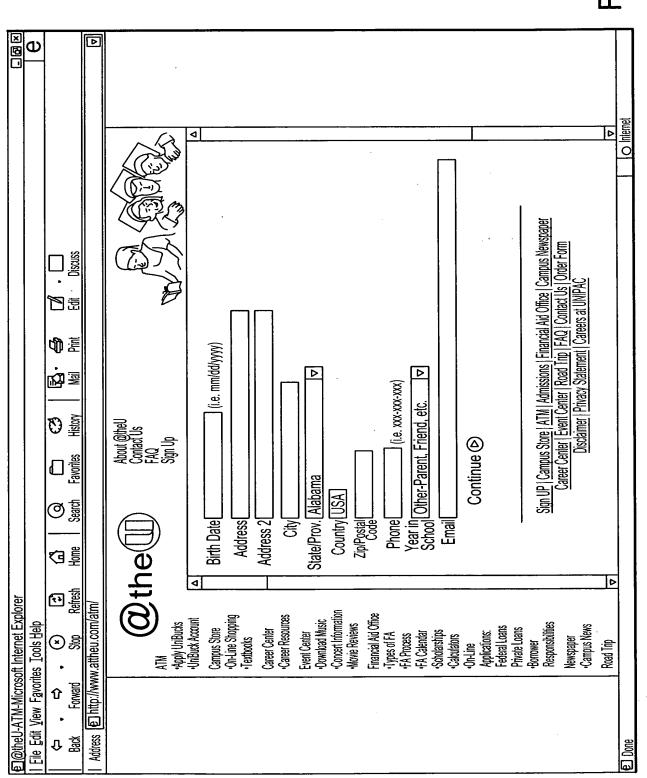




Title: Loyalty Reward Program for Reducing Balance...App.No. 09/677 Atty.Dkt.No. 5125.02 Customer No. 20686



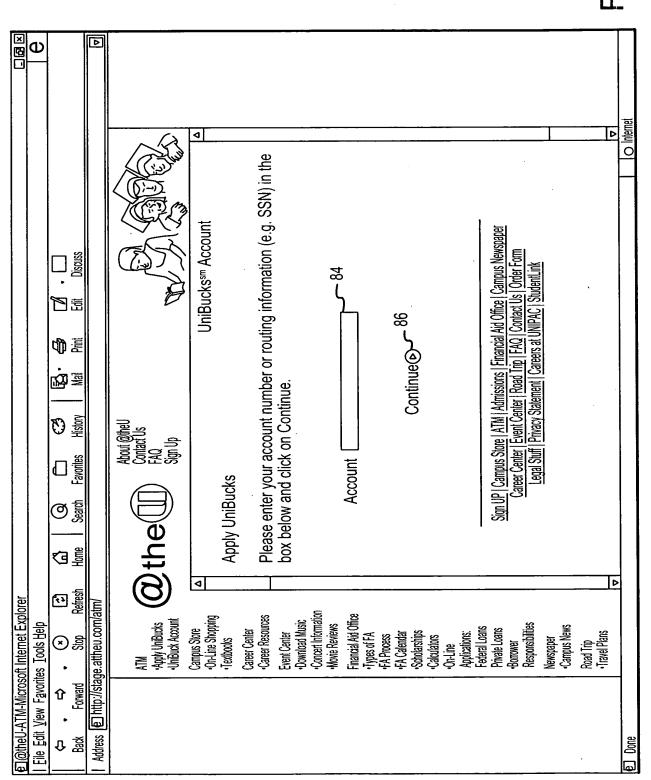




可@theU-ATM-Microsoft Internet Explorer	off Internet Explo	orer		× 69 -
File Edit View Favorites Tools Help	deR Tool Relb			മ
令 · 中	ا	Refresh	A Q C C C B・ G C C C C C C C C C C C C C C C C C C	
Address 🗗 http://sta	(E) http://stage.attheu.com/atr	fm/		Δ
	ATM •Apply UniBucks •UniBuck Account		Synup Signup	
	Campus Store On-Line Shopping Textbooks Career Center Career Resources	٥	UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. Please see our <u>FAQ's</u> for more information.	
	Event Center Download Music		Type Principal Payment Next Pmt. Due	
	Concert Information Movie Reviews Financial Aid Office Types of FA FA Process FA Calendar Scholarships		69 Earned Amount= \$6.42 Pending Amount=\$0.00 Total UniBucks= \$6.42	——————————————————————————————————————
	-Calculators -On-Line Applications: Federal Loans Private Loans -Borrower Responsibilities		You can pay down your student loan* by accumulating \$18.58 more UniBucks! *Earn a 20% bonus when you apply UniBucks to a UNIPACserviced loan.	
	Newspaper -Campus News Road Trip -Travel Plans	Þ	Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Road Trip FAQ Contact Us Order Form Legal Stuff Privacy Statement Careers at UNIPAC StudentLink	
€] Done			O Internet	

			_			· · · · · · · · · · · · · · · · · · ·						
	е		Δ									
				Confidence of the second	⊲ Sug						Þ	O Internet
		SS			UniBucks sm Account You may apply a minimum of \$25.00 in UniBucks towards any of the loans listed below. Please select a loan and click on the Apply button.	of Pmt. Due 9/21/00 9/21/00	- 76	ın, please		5.78	.20 3.98	
		Edit Discuss			UniBucks sm Account iBucks towards any ck on the Apply butt	Se	Apply (ı different loa	UniBucks	Earned Amount=\$25.78	Pending Amount=\$1.20 Total UniBucks= \$26.98	
					\$25.00 in Uni	Payment \$89.00 \$112.82	88	If you wish to apply your UniBucks to a different loan, please select your <u>Servicer</u> here.	_	Earned	Pending Total Ur	
		iles History		About @theU Contact Us FAQ Sign Up	minimum of a	Principal 3 \$5,792.59 in \$7,537.77	cks	apply your U	20 + 5		You have at least \$25.00 in UniBucks!	
		Search Favorities			may apply a	Type Guaranteed Consolidation	UniBucks \$25.00	you wish to elect your <u>Se</u>	69		You hav \$25.00 in	
net Explore		含墨		A the(\ Q	1	= s			lo	
soft Interr		er ser	ı/atm/		E	 ي ي	Aid					
Thttp://www.attheu.com/atm/-Microsoft Internet Explorer	File Edit View Favorites Tools Help	⊗ §	age.att	ATM •Apply UniBucks •UniBuck Account	Campus Store On-Line Shopping •Textbooks Career Center	Event Center Download Music Concert Info Financial Aid Office	-Coulege Francie About Financial Aid Scholarship Search	· Calculators · Applying for Financial Aid · Debi	Management Q & A Newspaper Campus News	Road Trip		
/www.attheu.c	dit <u>V</u> iew Favor	Forward	s 🗗 http://sta									
Phttp:/	哥	₽ 饕	Address									

45/51



Stage attheu. com/atm/-Microsoft Internet Explorer If View Favorites Tools Help	Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss	Address [E] http://stage.attheu.com/atm/	ATM About @theU Contact Us Apply UniBucks Account Sign Up	Campus State On-Line Shopping -On-Line Shopping -Textbooks -Textbooks -Textbooks	Career Center -Career Resources -Career Resources	Concert Information -Concert Information -Movie Reviews -Movie Rev	 Applications: Federal Loans Private Loans Applications Private Loans	Responsibilities Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Newspaper Campus News Campus News Legal Stuff Privacy Statement Careers at UNIPAC StudentLink Road Trin	• Travel Plans $\overline{\Phi}$ $\overline{\Phi}$ $\overline{\Phi}$

											1_
		Δ									
				purchase	Status	Earned Earned Applied Transfer Transferred	Earned Pending				O Internet
	• Discuss			UniBucks sm Account heeps track of your @theUsm campus store purchase iistory. UniBucks, pending and actual, are also displayed here.	UniBucks	\$7.47 \$72.00 (\$50.00) \$30.00 (\$20.00)	\$39.47	\$39.47	ur UniBucks!	\$39.47 \$0.00	00.00
			8	count @theUsr e also dis	Rate	3.0%			apply you	UniBucks Earned Amount=\$39.47	
				UniBucks sm Account s track of your @the and actual, are also	Amount	\$249.00 \$2,399.90 \$50.00 \$30.00 \$20.00		Total UniBucks	Click here to apply your UniBucksl	Earned /	Silling -
	Favorites History		About @theU Contact Us FAQ Sign Up	account keep cks, pending	Date	4/10/00 4/1/00 5/15/00 7/13/00			0(-	20 25 25 15 10 15 10	
	Fame Search		the	UniBucks sm Account The UniBucks account keeps track of your @theUsm campus stolenstory. UniBucks, pending and actual, are also displayed here.	Merchant	Outpost.com Outpost.com Payment Stephanie Butler Transfer				5	
i.	Refresh	J.	(9)	٥	Ι						₽
€]@theU-ATM-Microsoft Internet Explorer Eile_Edit_View Favorites_Tools Help	I I	Thttp://stage.attheu.com/atm/	ATM •Apply UniBucks •UniBuck Account	Campus Store On-Line Shopping Textbooks Career Center	Event Center	Obwinload Music Concert Information Movie Reviews Financial Aid Office Types of FA	*FA Calendar *Scholarships *Calculators	On-Line Applications: Federal Loans	Private Loans •Borrower Responsibilities	Newspaper •Campus News Road Trip	
J@theU-ATM-Microsoft Internet Ex File Edit View Favorites Tools Help	心 Forward				-						
El@theU	<u> </u>	Address									E Done

	(名) (Q) (C) (名) (配子・母・ ば・) Home Search Favorites History Mail Print Edit Discuss		Sign Up	You do not have any earned UniBucks to transfer. If you'd like to make a purchase, please visit our Campus Store.	06	Earned Amount= \$0.00 UniBucks Pending Amount=\$0.00 Total UniBucks= \$0.00	Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Road Trip FAQ Contact Us Order Form Legal Stuff Privacy Statement Careers at UNIPAC StudentLink	
ē	es les		(\mathcal{G})	٥				▷
€]@theU-ATM-Microsoft Internet Explore Eile Edit ⊻iew Favorites Tools Help	Forward Stop Ref	Thttp://stage.attheu.com/atm		Campus Store On-Line Shopping Textbooks Career Center Career Resources	Event Center -Download Music -Concert Information -Movie Reviews	Financial Aid Office • Types of FA • FA Process • FA Calendar • Scholarships	Convacuos Convacuos Convacuos Convacuos Private Loans Private Loans Borrower Responsibilities Newspaper Campus News	Koao Inp •Travel Plans
E@theU-ATM File Edit View	⊕ Back	¶ ¶ Yqdress						E Done

Title: Loyalty Reward Program for Reducing Balance...App.No. 09/677

Atty.Dkt.No. 5125.02

Customer No. 20686

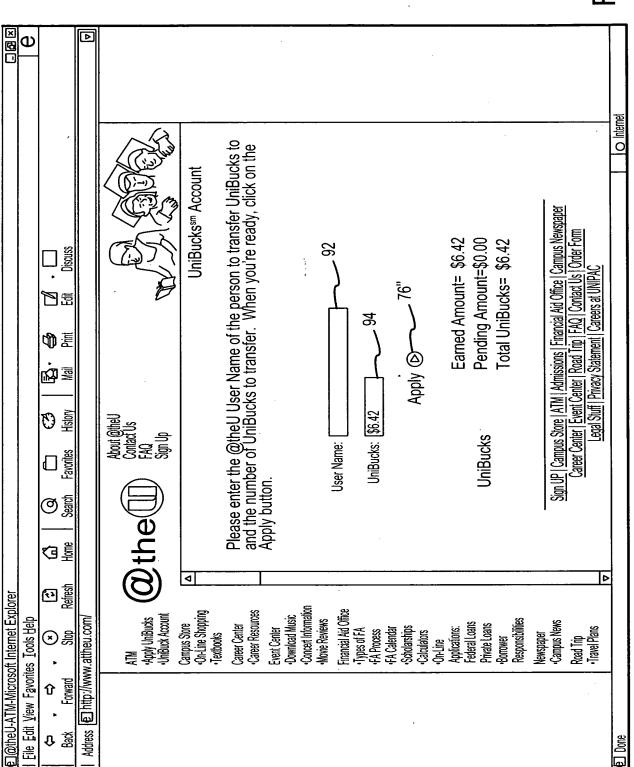


FIG.50

50/51

Title: Loyalty Reward Program for Reducing Balance...App.No. 09/677, Atty.Dkt.No. 5125.02 Customer No. 20686

								<u> </u>
Explorer Capacitation Control		Refresh Home Search Favorites History Mail Print Edit Discuss		About @the Contact Us Sign Up Sign Up Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apoly button		Earned Amount= \$6.42 UniBucks Pending Amount=\$0.00 Total UniBucks= \$6.42	Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Road Trip FAQ Contact Us Order Form Legal Stuff Privacy Statement Careers at UNIPAC	O Internet
off Internet E	35 <u>1</u> 0001 <u>ri</u> el	⊗ §	v.attheu.cor	ATM -Apply UniBucks -UniBuck Account Campus Store -On-Line Shopping -Textbooks Career Center -Career Resources	Event Center Download Music Concert Information Movie Reviews Financial Aid Office -1 ypes of FA -FA Process -FA Calendar -Scholarships -Calculators -Calculators	On-Line Applications: Federal Loans Private Loans Borrower Responsibilities	Newspaper •Campus News Road Trip •Travel Plans	
(E)@theU-ATM-Microsoft Internet Explorer	I Elle Edit Yiew ravortes 1001s fielp	• Sack Forward	Address					Done

										Ш	-
		Δ	\S\(\frac{1}{2}\)	£ 92				:			O Internet
	Edit Discuss			UniBucks sm Account Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.	The number of UniBucks you entered exceeds the maximum number of UniBucks you've earned. Please try a value no greater than \$6.42.	J ~ 92	94	. 16"	Earned Amount= \$6.42 Pending Amount=\$0.00 Total UniBucks= \$6.42	al Aid Office Campus Newspaper Contact US Order Form eers at UNIPAC	
	O O By G		About @theU Contact Us FAQ Sign Up	e @theU User Name of the of UniBucks to transfer.	UniBucks you entered exc e earned. Please try a va	ame:	UniBucks: [\$6.42 9	Apply ®	Earned Amount= UniBucks Pending Amount= Total UniBucks=	Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Road Trip FAQ Contact Us Order Form Legal Stuff Privacy Statement Careers at UNIPAC	
Je	Refresh Home Search Favorites		@ the	Please enter the and the number Apply button.	The number of UniBucks you'v	User Name:	UniB			San UP	
soft Internet Explorites Tools Help		http://www.attheu.com/	ATM -Apply UniBucks -UniBuck Account	Campus Store On-Line Shopping Textbooks Career Center -Career Resources	Event Center Download Music Concert Information	• Movre Keviews Financial Aid Office	• I ypes of the • FA Process	Scholarships Calculators	Applications: Federal Loans Private Loans - Borrower Resonneit/filies	Newspaper Campus News Road Trip	
el@theU-ATM-Microsoft Internet Explorer File Edit View Favorites Tools Help	⇔ ⇔ Back Forward	Address (E) http://wv							•		e e